

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the **PATENT APPLICATION** of:

Stephen Arthur Brown

Application No.: Not Yet Know

Our File: WAT-PT005

Filed: Not Yet Known

Date: April 6, 2006

International Appln No.: PCT/AU2004/001355

For: A CONSUMER CREDIT FINANCE
CASHFLOW FUNDING SYSTEM

Group: Not Yet Known

Examiner: Not Yet Known

INFORMATION DISCLOSURE STATEMENT

Mail Stop PCT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Further to Applicant's Duty of Disclosure pursuant to 37 C.F.R. §1.56, Applicant wishes to bring to the Examiner's attention the material cited on the enclosed PTO-1449 form. Copies of the cited documents are enclosed.


Pursuant to 37 C.F.R. §1.98(a)(2)(ii), copies of the cited U.S. publications and/or patent documents have not been included. Copies of all other cited documents are enclosed.

Also enclosed is a copy of the International Search Report which cited the references as category "X", document of particular relevance.

It is respectfully requested that the Examiner consider these documents and return an initialed copy of the PTO-1449 form indicating his consideration of the cited materials.

Respectfully submitted,

Stephen Arthur Brown

By 
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RJB/pp
Enclosures (6)

10/574986

IAP9 Rec'd PCT/PTO 06 APR 2006

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)				ATTY. DOCKET NO. WAT-PT005		SERIAL NO. Not Yet Known	
				APPLICANT Stephen Arthur Brown			
				FILING DATE Not Yet Known		GROUP Not Yet Known	
U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	AA	6,587,841	07/2003	DeFrancesco et al.			
	AB	2002/0082985	06/2002	Mackay			
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
							YES NO
	AC	WO 2000/033158	06/2000	PCT			
	AD	WO 2002/031740	04/2002	PCT			
	AE	WO 2004/051394	06/2004	PCT			
	AF	EP 1 207 479	05/2002	EP			
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.